



Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing
Department of Health and Family Services
6406 Bridge Road, Suite 18 • Madison, WI 53784-0018
Customer Service: (800) 828-4777 or (608) 221-4551
Fax: (608) 226-8770

March 15, 2000

Dear Policyholder:

This letter provides information to the Health Insurance Risk Sharing Plan (HIRSP) policyholders regarding application for the low-income subsidies. The subsidies assist eligible policyholders by reducing premiums and deductibles. Eligibility for the subsidy is based on your household income as defined by the Wisconsin Homestead Credit program. The Department of Health and Family Services reviews tax returns to verify information submitted for subsidized premiums and deductibles.

If your household income in 1999 was less than:

- **\$25,000**, you may apply for a reduction of your HIRSP **premium**.
- **\$20,000**, you may apply for a reduction of your HIRSP **premium and deductible**.

If you would like to apply for a reduction in premium and/or deductible, please forward a copy of your completed 1999 Schedule H, if any, or complete the enclosed Supplemental Application for Premium and Deductible Reduction and return it to the following address by May 1, 2000. You must report to HIRSP all household income received in 1999, including, but not limited to, wages, Social Security benefits, and unemployment compensation. Please do not send copies of your Wisconsin state or federal income tax papers.

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Your response must be postmarked by May 1, 2000, to receive the reduced premium effective July 1, 2000. If you also qualify for a deductible subsidy, your deductible will be reduced accordingly on January 1, 2001. If the application is received after May 1, 2000, and you are eligible, the reduced premium will take effect on your next renewal date, providing the application was received 60 days before that date.

If you are currently receiving the subsidy based on your 1998 income but are not eligible this year, your premium will be subsidized until June 30, 2000. Effective July 1, 2000, you will begin paying the non-subsidized rate for the plan.

If you have any questions regarding the Supplemental Application for Premium and Deductible Reduction or the program, please call HIRSP Customer Service at (800) 828-4777 or (608) 221-4551.

Sincerely,

Margaret Kristan, Director
Wisconsin Health Insurance Risk Sharing Plan

Enclosure

For more information about HIRSP, visit our Web site at www.dhfs.state.wi.us/hirsp